



PEAPACK-GLADSTONE
FINANCIAL CORPORATION

ALL BANKING SHOULD BE PRIVATE BANKING

A large, central image shows a silhouette of a man carrying a child on his shoulders. Both have their arms wide open, suggesting a sense of freedom or success. They are set against a background of a sunset or sunrise over a body of water, with the sun low on the horizon. The sky is filled with warm, orange and yellow hues.

Supporting
Your Legacy

FINANCIAL HIGHLIGHTS

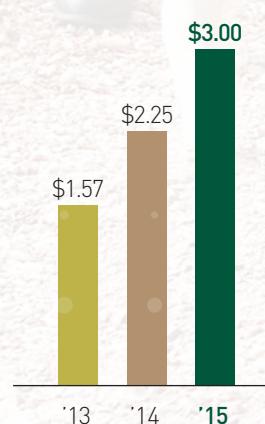
(In thousands, except per share data)

| Selected Year-End Data: | 2015 | 2014 | 2013 |
|---|-----------|-----------|-----------|
| Pre-Tax Income | \$ 32,140 | \$ 24,286 | \$ 14,763 |
| Net Income | 19,972 | 14,890 | 9,261 |
| Total Assets | 3,364,659 | 2,702,397 | 1,966,948 |
| Total Deposits | 2,935,470 | 2,298,693 | 1,647,250 |
| Total Investment Securities | 195,630 | 332,652 | 268,447 |
| Total Loans | 2,995,442 | 2,250,267 | 1,574,201 |
| Total Shareholders' Equity | 275,676 | 242,267 | 170,657 |
| Assets under administration at Peapack-Gladstone Bank's Wealth Management Division (Market Value) | 3,321,624 | 2,986,623 | 2,690,601 |
| Per Common Share: | | | |
| Earnings—Basic | \$ 1.31 | \$ 1.23 | \$ 1.02 |
| Earnings—Diluted | 1.29 | 1.22 | 1.01 |
| Book Value | 17.61 | 16.36 | 14.79 |
| Financial Ratios: | | | |
| Net Interest Margin | 2.80% | 3.01% | 3.26% |
| Return on Average Assets | 0.64 | 0.63 | 0.54 |
| Return on Average Common Equity | 7.71 | 7.96 | 7.37 |
| Regulatory Capital Ratios: | | | |
| Total Capital to Risk-Weighted Assets | 11.40% | 15.55% | 15.33% |
| Tier 1 Capital to Risk-Weighted Assets | 10.42 | 14.38 | 14.07 |
| Common Equity Tier 1 Capital to Risk-Weighted Assets | 10.42 | N/A | N/A |
| Tier 1 Capital to Average Assets | 8.10 | 9.11 | 9.00 |

TOTAL DEPOSITS
(in Billions)



TOTAL LOANS
(in Billions)



ASSETS UNDER ADMINISTRATION AT WEALTH MANAGEMENT DIVISION
(Market Value in Billions)





“The things you do for yourself
are gone when you are gone, but
the things you do for others
remain as your legacy.”

FROM THE DESK OF THE PRESIDENT & CHIEF EXECUTIVE OFFICER

ANOTHER YEAR OF ACCOMPLISHMENT

On behalf of the talented and hard-working team at Peapack-Gladstone Bank, I am pleased to report that for the second consecutive year, our Company achieved record performance. For the year, we reported net income of \$19.97 million and fully diluted earnings per share (EPS) of \$1.29. These results exceeded our 2014 record performance when we reported \$14.89 million and \$1.22 in EPS as we announced in earnings. During the fourth quarter of 2015, we recorded a \$2.5 million charge related to the closure of two branch locations. These charges reduced pretax income by \$2.5 million, net income by \$1.6 million and earnings by \$0.10 per share. Excluding this restructuring charge, your Company would have reported earnings of \$21.53 million, an increase of 45% year-over-year, and EPS of \$1.39, a 14% improvement. This strong performance was achieved on the heels of a \$48 million net common equity raise in December 2014. Since launching our Strategic Plan—*Expanding Our Reach*—in 2013, we have delivered compounded annual growth rates in net income of 53% and EPS of 17% net of branch repositioning costs. This level of performance has exceeded the performance of industry peers and resulted in a higher share price. We are proud of this accomplishment and remain focused on creating future shareholder value.

WE CONTINUE TO GROW AT A HEALTHY PACE

From a balance sheet perspective, total loans grew to \$3.0 billion. This increase reflects growth of \$745 million during 2015, a growth rate of 33% year over year. The growth in our balance sheet is net of approximately \$200 million in multifamily loan participations sold during the year. Participations are an important aspect of our business as they enable us to diversify risk, reduce credit exposure on individual credits and enhance our overall yield. Participations also enable us to validate our underwriting and pricing on these loans. In 2015, we participated-out 30% of total multifamily originations. Our commercial and industrial (C&I) lending activities also performed well, growing by \$204 million or 66% year over year. Our objective over the next few years is to grow this business at a faster rate than our commercial real estate lending business. Client deposits grew by \$663 million to \$2.6 billion at year end, up 33%. Our branches now average \$125 million in deposits per branch versus \$65 million only three years ago. This is an important achievement as it has helped drive efficiency, which in turn has increased profitability. Asset quality at year end remained stellar. Non-performing loans totaled \$6.7 million or only 0.23% of total loans outstanding, and total past due loans over 30 days that are still accruing totaled \$2.1 million, which is 0.07% of total loans. Both measures are at the top of our peer group and speak to the quality of our loan portfolio. Finally, the book value of your shares in PGC improved 8% to \$17.61. We are proud of what we accomplished in 2015 and the achievements of our team.

In May of 2015, Peapack-Gladstone Bank acquired Morristown-based *Wealth Management Consultants* and welcomed its founding principal, Thomas J. Ross, Jr. to our executive leadership team. Tom is an Executive Vice President at Peapack-Gladstone Bank and will continue his leadership role as President of WMC, working in

conjunction with the wealth management team at the Bank to continue to provide his established client base with exceptional client service and advice-driven solutions. WMC provides financial, tax and investment advice to ultra-high net worth clients, many of whom are current or retired C-suite executives of major publicly-traded corporations. For these clients, Tom and his team provide expert advice and counsel on the optimization of compensation and benefits programs and the financial aspects of executive employment contracts. The addition of Tom and WMC is consistent with our plans to continue to grow and expand our wealth management business through strategic acquisition as well as through organic growth.

The market value of assets under administration (AUA), including our acquisition of Wealth Management Consultants, grew to a record \$3.3 billion, an increase of 11%. Fees generated by our wealth business totaled \$17.0 million, up 12% from the previous year. New business exceeded \$400 million this past year (excluding the acquisition of WMC), which by any measure was exceptional. This performance was achieved during a flat and volatile year in the financial markets and speaks volumes as to how well our strategy—*Expanding Our Reach*—is contributing to our growth and success in attracting new clients and new wealth management fee business.

OUR STRATEGY IS GAINING MOMENTUM, AND WE HAVE A STRONG FOUNDATION

As you know, we began our growth strategy in 2013 to address three specific industry headwinds: 1) we believed that the low interest rate environment would continue; 2) we forecasted that the costs associated with compliance and risk management in general would increase significantly, and finally; 3) we accepted that our clients would continue to shift from utilizing traditional branches in favor of electronic channels. All of these assumptions proved to be correct and will almost certainly continue into 2016 and beyond.

Our private banking model was launched in 2013. Since then, we have invested heavily in risk management, technology, people and our brand. Our vision of becoming “a high performing boutique bank, leaders in wealth, lending and deposit solutions, known nationally for unparalleled client service, integrity and trust” is well underway. Signs that we are moving toward the realization of our vision include being recognized as a *Sm-All Star* for the second year in a row by Sandler O’Neill + Partners and being named by Forbes to its national roster of *America’s Most Trustworthy Financial Companies*.

Since launching our strategy three years ago, we have invested heavily in our risk management infrastructure. Risk management is no longer just credit and audit. We now look at virtually every aspect of our business to identify risk that, if left unmanaged, could undermine the safety and soundness of our Company and our clients. The safety associated with keeping our clients’ information confidential has always been a priority, but technology and the preponderance of information security breaches has made this

an increasingly challenging and complex task. Recognizing the seriousness of these risks, we took the added step in late 2015 to segregate our Credit Risk Management and Enterprise Risk Management divisions. Credit Risk is now managed by Lisa Chalkan, who joined us in 2015 as our Chief Credit Officer. Enterprise Risk continues to be managed by Karen Rockoff, our Chief Risk Officer. Separating these two functions allows the Enterprise Risk Management team to take an unbiased view toward *all* risks, including credit risk. We believe that the risk management investments we have made and will continue to make in 2016 and beyond will protect and drive shareholder value over the long run.

OUR CLIENTS' LEGACY IS AT THE HEART OF OUR ADVICE-LED STRATEGY

For the last 95 years, we have been helping clients shape and deliver on their legacy. Our commitment to helping them create, accumulate, protect and distribute their wealth is a highly personal and customized process. Larger institutions have products that lack this level of customization, and smaller banks lack the product and intellectual bandwidth to make this a reality. Your Company has attracted one of the most talented teams of professionals in our market. We operate a sizeable wealth management business that supports many families, some for over four generations. Our team has earned their trust, which is something we do not take for granted. For us it is about helping clients create, manage and protect their wealth; realize their hopes and dreams; and ensure their legacy is passed on to their families and heirs.

OUR CORE PRINCIPLES HAVE AND WILL CONTINUE TO SERVE US WELL

Since 1921, our Company has adhered to five “tried and true” core principles—Professionalism; Placing Our Clients First; Competing to Win; Investing in Our Community; and Acting as One Team. These principles are evidenced in the way we conduct ourselves every day and have guided us through countless business cycles and changes in our industry. While the world continues to change and evolve and new headwinds and challenges appear, remaining true to our core principles is the path that will guide us as we move forward.

While all five of our core principles are equally important, we are clearly focused on *“Placing our Clients First.”* To help us fully live this value, we recruited Larry Levine in a newly created role—Head of the Client Experience. Prior to joining our Company, Larry held a similar position with the wealth division of a large global wealth institution. Larry will be looking for ways to continually enhance our delivery of an exceptional client experience. We recently completed an extensive client survey, which has enabled us to benchmark our service standards. Nearly 1,000 clients responded to our survey, and we now have valuable feedback from them. In concert with and as a response to many of the comments and suggestions we received, we have launched a bank-wide “Voice of the Client” Committee that is represented by a broad cross-section of employees. We will establish a continuous feedback loop with our clients, which will serve as the basis for ongoing improvement in providing the *PGB Experience*. We know that we need to continually earn our clients’ trust and ensure they have confidence in our ability to always do the right thing. In short, we want to consistently treat our clients in the same manner in which we would want to

be treated. This is what we mean when we say that “All Banking Should Be Private Banking.”

WHAT IS COMPELLING ABOUT OUR COMPANY

Our People Are Exceptional

The quality of our team is by far the most compelling reason we have been able to grow our business and execute on our strategy over the last three years. Helping us to attract, motivate and retain our talent is our new Head of Human Capital, Phil Portantino. Phil is a great addition to the team, and I look forward to working with him as we continue to build our Company. To date, we have added a considerable number of talented individuals from virtually every major financial institution in the Metropolitan New York region to add to the solid foundation that the Bank built over the last 95 years. Over the past year, we added senior leadership in the areas of Commercial Lending, Wealth, Retail, Enterprise Risk Management, Compliance, Human Resources, Technology and Operations. We continue to look to add talent in a measured way as we pursue our growth strategy. Our team has the skill and experience to execute our strategy and possesses an unwavering commitment to help clients succeed. This combination of having motivated and highly-talented employees is the key ingredient for any company aspiring to do great things.

Our Strategy Is Unique

Our plan to grow our Company was carefully developed by over 50 employees over a four-month period back in 2013. This group looked at our market, our strengths, and studied other high-performing financial institutions in wealth management and commercial banking. *Expanding Our Reach* was developed to provide a five-year road map that would ensure our continued growth and success—recognizing the market, regulatory, technological and other challenges ahead of us. In this strategic planning process, we realized and accepted the fact that we were a company that must compete on the basis of *value* versus *price*. We had to offer sound advice and counsel to our clients, not just good service. This strategic planning process was the genesis of our *“All Banking Should Be Private Banking”* approach; providing personal, customized and value-added service and advice to our clients—as opposed to products at the most competitive price.



\$3.36b
(25% Growth)
TOTAL ASSETS



\$19.97m
(34% Growth)
NET INCOME

In all facets of our business—commercial, retail and wealth management—this personal, advice-led business model is the competitive advantage we have and will ensure our continued growth and success for many years to come.

We Operate in a Compelling Market

Our franchise sits in three of the top ten most affluent counties in the United States. Our current market share is low in these counties, thus giving us much room to grow. Our expansion into Mercer and Bergen counties with two separate private banking offices has delivered results above our original projections. Looking forward, we are confident that our boutique private banking approach will resonate throughout the New York region. We will seize this opportunity to expand through strategic hiring, selected acquisitions and organically via the opening of additional private banking offices throughout the Metropolitan New York region.

We Have a Strong Risk Management Culture

As you have witnessed, risk management is an area that we take quite seriously. We have embraced the fact that building out risk and compliance is in the best interest of our shareholders. Our asset quality is, by any measure, exceptionally strong. The reality is that we still operate in a cyclical industry, and credit costs will inevitably emerge. Given where we are in this business cycle, we are being very prudent in our credit underwriting to protect shareholder value in advance of an inevitable future economic downturn. At PGB, “everyone is a risk manager.”

IN CONCLUSION

Without question, 2015 was a year of accomplishment; our financial results speak for themselves. We have a strategy that is positioning us to effectively compete against big bank competitors: delivering personalized, advice-led solutions to our clients; continuing to attract top-flight talent; putting clients first; building

upon our already strong risk management; being careful and conservative in our credit underwriting; investing in and growing our wealth management business; and seizing market opportunities. Our flat organizational design coupled with a culture of teamwork and a desire to win enables our team to get energized.

I continue to be thankful and amazed by our team. Their passion for the client, professionalism, desire to win and ability to work cohesively as a team is truly remarkable. We see challenges as opportunities, and we capitalize on opportunities every day.

I’m also very thankful to you, our investors, for the confidence you have placed in us. We have accomplished much in a short period of time, and I believe that with your ongoing support, our team and strategy will deliver solid returns for years to come.

Finally, I would like to thank our Board of Directors. The accomplishments we have made would not have been possible without their support and guidance. We wish Frank Kissel and Edward Merton all the best in their retirement from the Board. I am especially thankful for Frank’s tireless contributions as the Bank’s former Chairman and Chief Executive Officer. Without his leadership and the foundation built over his long tenure, our Company would not be in the position to pursue the exciting new course we have set for ourselves.



DOUGLAS L. KENNEDY
President & Chief Executive Officer

“We support your legacy through time tested operating principles.”

PEAPACK-GLADSTONE PRIVATE BANKING EXPERIENCE

BLACK RIVER VETERINARY HOSPITAL

"It has been a great experience working with Peapack-Gladstone Bank and my private banker, Jim. We have been with PGB since my original practice purchase, and they have been an important part of our growth and expansion. They provided the necessary capital, along with the flexibility required, to transform my practice, which was physically out of space, into a completely modern facility that includes four examination rooms, two surgery suites and a dental suite. I am so glad that I can work with a local bank that understands what I need."

—Dr. Doug Tack, Owner, Black River Veterinary Hospital

Peapack-Gladstone Bank Private Banker:
James Stadtmauer



This is the second year in a row that PGC has been named a member of this select class. The 34 banks and thrifts that comprise the 2015 Sm-All Stars list were selected from amongst 435 publicly traded banks and thrifts with a market cap of less than \$2.5 billion. The 34 selected exhibited outstanding performance metrics based on growth, profitability, credit quality and capital strength.

\$3.32b

(11% Growth)

WEALTH MANAGEMENT
ASSETS UNDER
ADMINISTRATION

BLOOMFIELD COLLEGE

"When it comes to handling the finances for Bloomfield College, I look for safety, liquidity and a high yield. Peapack-Gladstone Bank's Insured Liquidity Sweep product hit all my pain points. I'm so pleased with the solution the Bank offered and their comprehensive approach to creating the right financial strategy for us, that we're now discussing custody accounts to handle our donor needs as well as treasury management solutions that will help mechanize our back office."

—Howard Buxbaum, Vice President for Finance and Administration,
Bloomfield College

Bloomfield College is a small, independent, comprehensive institution with a liberal arts core. The college provides students life changing opportunities, combining both a true college environment and practical experiences and coursework for a modern world. Its mission is to prepare students to attain academic, personal and professional excellence in a multicultural and global society. Its small class sizes, featuring a 16:1 student-to-faculty ratio, and extensive support system empowers students to make the most of their opportunity and prepare themselves to make an impact and succeed when they graduate.

Peapack-Gladstone Bank Private Bankers: Joseph Serzan and Orest Temnycky





THE BRIAD GROUP

"We have a deposit and lending relationship with Peapack-Gladstone Bank and could not be happier. Our "bricks and mortar" business consumes a large amount of capital so we need to work with a lot of banks. If we had the choice though, we'd only work with Peapack. The team is incredibly responsive—they closed on our large lending project within five weeks from our initial discussions. If Peapack-Gladstone Bank can do that, why can't the other banks?"

—The Briad Group

The Briad Group is one of America's fastest growing restaurant and hospitality companies, managing restaurants, major hotel chains, and expanding into shopping center development and operation as Briad Restaurant Group, LLC. They are best known for three major divisions: quick-service, which operates Wendy's® Old Fashioned Hamburgers restaurants; casual-dining, which oversees TGI Friday's® restaurants; and lodging, which develops and operates hotels under the Marriott® and Hilton® brands. They've also opened the Promenade Shops at Clifton, a lifestyle shopping center, and expanded their restaurant operations to include CUPS Frozen Yogurt—That's Hot™ and Zinburger Wine and Burger Bar.

Peapack-Gladstone Bank Private Banker: Orest Temnycky





HOPE



CANCER SUPPORT COMMUNITY CENTRAL NEW JERSEY

"For more than a decade, Cancer Support Community Central New Jersey has been providing support, education and hope to all individuals affected by cancer. We are a community based not-for-profit serving Somerset, Morris, Mercer, Middlesex, Union and Hunterdon Counties. When we were looking for a bank, we were looking for a partner that understands the unique challenges that not-for-profit organizations face as they deliver their mission in the community. That's why we chose Peapack-Gladstone Bank. Beyond handling our day-to-day banking needs, they have been a partner in helping us to raise both community awareness as well as encouraging employees to volunteer their time with our organization to help make a difference."

—Amy Sutton, Executive Director, Cancer Support Community Central New Jersey

Since its inception, CSCCNJ has delivered nearly 70,000 hours of programming to community members at no charge, thanks solely to the generosity of its donors. They are experts in addressing the emotional and social impact of cancer on patients, family members and caregivers. Their programs include professionally led support groups, individual support educational workshops, healthy cooking and nutrition programs, health and wellness classes and activities that build social connections for the entire family.

Peapack-Gladstone Bank Private Banker: Hamilton Silva



LEONARD COLEMAN

“With Peapack-Gladstone Bank, I got the type of individual attention that I wanted. I saw it the first time I purchased a home with their assistance. Then again when I refinanced, and a third time when I bought a new place in Florida. Peapack-Gladstone Bank came through with flying colors. In my book, they’ve not only hit a home run, they’ve hit a grand slam. I’d continue to use them without any hesitation.”

—Leonard S. Coleman, Jr., Former President, National League Baseball

Peapack-Gladstone Bank Private Banker: Linda Osterman

\$7.3m

(Just 0.22% of Assets)

NON-PERFORMING ASSETS

**BEST IN
CLASS**

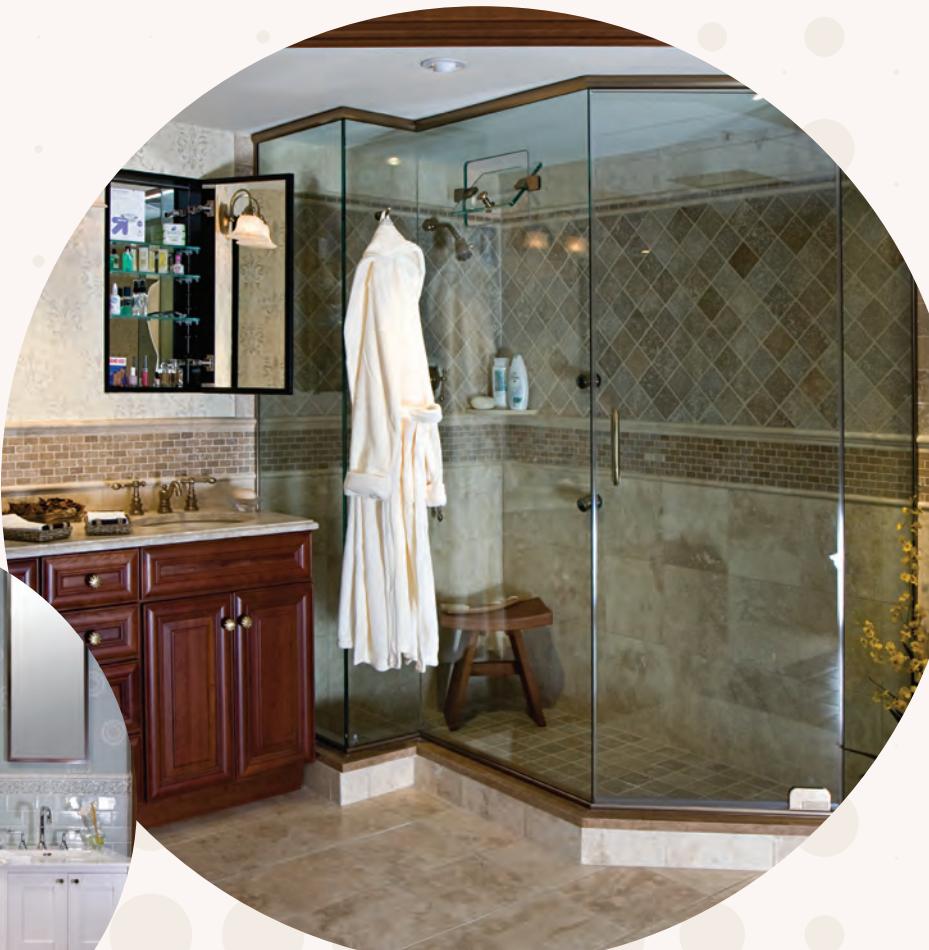
CENTURY BATHWORKS, INC.

"We have enjoyed a very positive experience and relationship with Peapack-Gladstone Bank. After our initial conversation, in which I described my needs and objectives, the Bank came back with a well thought-out and unique credit structure that addressed them. They worked together as a cohesive team across business segments from commercial and residential lending to treasury management and proposed a flexible solution for my business and personal interests. The Bank continues to add value."

—Michael MacMillan, President, Century Bathworks, Inc.

For over 60 years, Century Bathworks has been home to a selection of high-quality glass shower enclosures and medicine cabinets. It is a business built on client specifications with a wide array of glass and hardware choices, along with decorative finishes to meet every individual's specific needs and desires.

Peapack-Gladstone Bank Private Banker: Eric Wong





DAYTOP VILLAGE OF NEW JERSEY, INC.

"Peapack-Gladstone Bank stepped in when we needed it to be there. Our prior bank had been unresponsive to our unique needs, but our experience with Peapack-Gladstone Bank has been just the opposite. Our banker has proactively taken the time needed to understand our business. He has added value in terms of credit structure and our overall banking relationship. Each member of the Peapack-Gladstone Bank team has been a pleasure to work with and has delivered a positive experience to Daytop New Jersey. They care about our goals and champion our cause as an organization. We are happy with our decision to put our trust in Peapack-Gladstone Bank."

—Laura Taverna, Vice President and CFO, Daytop Village of New Jersey, Inc.

Daytop NJ has a long and successful history of delivering highly effective and accessible behavioral health services. Families from all walks of life turn to Daytop because they can provide the diverse spectrum of services needed to assist adolescents, adults and families struggling with substance use disorders and its effects. Daytop does this by providing a continuum of treatment services which include residential and outpatient treatment, recovery-based day school for students in grades 6–12 and a halfway house for adult women. Daytop treats the whole person, addresses behavioral health issues, family dynamics, personal esteem and education. All in keeping with its mission to return people to their families, schools, and jobs as whole productive contributors to their communities.

Peapack-Gladstone Bank Private Banker: Eric Wong

COMPOSECURE

"In 2015 CompoSecure decided to take on an additional investor. Peapack-Gladstone Bank recognized the opportunity and not only took a substantial position in the transaction, but also turned around their decision to participate in four days. We are very impressed with the quality of personnel and their responsiveness to our growing enterprise. Peapack-Gladstone Bank's client-focused approach was apparent from the start."

—Michele Logan, Chief Executive Officer, CompoSecure

CompoSecure is a design and manufacturing firm established in 2000 by experienced management with combined service of more than 200 years in the plastic card industry. In their Somerset, NJ secure facilities, they produce affluent financial transaction cards comprised of metal and alternative substrates, high security ID cards, and patented composite materials that prolong the life of ID cards like driver's licenses. Security, innovation and durability are their goals by creating proprietary card designs, which result in a unique cardholder experience at the point of sale, or ID cards that last ten years.

Peapack-Gladstone Bank Private Banker: Orest Temnycky





HOSTELLING INTERNATIONAL USA



"We selected Peapack-Gladstone Bank through a competitive process for the refinancing of existing debt on our New York City hostel and to expand the hostel's guest capacity. We met representatives from the Bank when we toured them through the hostel to explain our vision for repurposing space into new dorm bed capacity, adding 66 new beds, several new bath/shower rooms and a new stairway. We were impressed with the Bank's straightforward approach, and while they didn't come across as traditional bankers, we recognized their financial competence. We were also impressed with their interest in the architectural value of our landmark building, its history, the operation of our New York location and our nonprofit mission goals. Maybe as importantly, we liked the Bank's representatives. They proved to be incredibly supportive and flexible as we moved through the financing process, which included a complex interest rate swap through another institution. Since the completion of the financing, the Bank has done a great job at nurturing the relationship—as we've come to know them better, they have been as interested in us as individuals as they are in our institution. I'm fairly certain this is Peapack-Gladstone Bank's first hostel financing, but hopefully there are more in the Bank's future!"

—Greg Coble, Senior Vice President, Finance & Administration, Hostelling International USA

Hostelling International USA is a nonprofit, member organization founded on an enduring belief in the power of travel to foster a deeper understanding of people, places, and the world around. HI USA hosts more than 1 million overnights annually, with guests from more than 100 countries. For over 80 years, HI USA has provided a network of affordable hostels in converted mansions, reinvented lighthouses, and historic urban buildings all across the country.

Peapack-Gladstone Bank Private Banker: Philip J. Bowers, IV

\$276m
(14% Growth)
TOTAL CAPITAL

DELTA DENTAL OF NEW JERSEY, INC.

"We don't just have a banking relationship with Peapack-Gladstone Bank, we are working together to add value for our customers on both sides of the equation. We have a specific goal to support our member dentists with attractive financing options. The Bank created a unique solution and was willing to work through the meticulous details with our team until it made sense on both sides. It is incredible to work with a Bank and a private banker that devotes such a tremendous amount of time and effort to a project, all the while keeping our best interests in mind."

—Dennis G. Wilson, President and Chief Executive Officer, Delta Dental of New Jersey, Inc.

Delta Dental of New Jersey, Inc. is New Jersey's leading dental benefits company, providing or administering coverage to more than 1.5 million people through contracts with groups in New Jersey and Connecticut. In Connecticut, Delta Dental Insurance Company writes dental coverage on an insured basis and Delta Dental of New Jersey administers self-funded dental benefit programs. For more information, visit www.deltadentalnj.com.

Peapack-Gladstone Bank Private Banker: Alex Battey





INDUSTRIAL COLOR BRANDS™

INDUSTRIAL COLOR BRANDS

"Our core business is growing rapidly and we are simultaneously investing in globaledit, a unique cloud-based photo and video workflow platform, along with Smashbox Studios in Los Angeles and Fast Ashleys Studios in New York. We are building our talent pool so we can continue delivering premier services to our clients who are among the most prominent names in fashion, cosmetics and retail. Understanding our diverse business segments and providing cash flow financing with terms that allowed us to continue to maximize growth took tremendous creativity. Peapack-Gladstone Bank demonstrated the ability to understand our needs, the flexibility to structure terms that aligned with our goals and had the cash-flow lending expertise to deliver what they promised. They were the obvious choice."

—Steve Kalalian, CEO, Industrial Color Productions, Industrial Color Software, Impact Digital, Smashbox Studios & Fast Ashleys Studios

Industrial Color Brands partners with top brands, agencies, and creative professionals to provide a full range of essential production services. For over 25 years, they have led the industry through a culture of innovation, offering state-of-the-art digital production and post-production solutions. Their vertically integrated companies offer end-to-end services including studio facilities, still and video capture, post-production and creative workflow solutions.

Peapack-Gladstone Bank Private Bankers: Patrick Brocker, Timothy Doyle and Eric Wong

GLENN W. LAUB, M.D.

"As a cardiac surgeon I have seen medical problems that I knew I could help solve from skills I've developed as an engineer. This led me to start a medical device company which then led me to develop life-saving medical devices that are used today to treat victims of cardiac arrest. Over the past two decades, my banker provided me with deposit and credit services that helped me grow my business. So when my last business sold in 2012, I wanted counsel from someone I trusted—similar to what my patients looked for from me. My primary interest was to preserve the money from the sale to ensure long-term financial stability for my family. As I take enough risk in my entrepreneurial endeavors, I wanted my investment portfolio in a low risk environment. My banker understood completely and came up with solutions that not only made me feel confident but comfortable."

—Glenn W. Laub, M.D., Chairman and Professor, of the Department of Cardiothoracic Surgery and Clinical Service Chief, of Drexel University College of Medicine and Hahnemann University Hospital, respectively

Dr. Glenn W. Laub has performed over 5,000 cardiac surgery operations and has pioneered minimally invasive coronary and valve procedures. He has invented several surgical devices to improve outcomes during heart surgeries. He also started a company, Defibtech, an award-winning manufacturer of lifesaving automatic external defibrillators (AEDs) which detect irregularities in heart rhythms and treat them by electrical therapy. These AEDs are used throughout the world to treat sudden cardiac arrest, the leading cause of death in America. Dr. Laub holds over 40 patents for medical devices and has published numerous scientific articles and book chapters.

**Peapack-Gladstone Bank Private Banker:
Delia Bass-Dandridge**



Peapack-Gladstone Bank and Doug Kennedy Receive Corporate LiveWire Innovation & Excellence "CEO of the Year" Award for 2015.



BRUCE AND HEATHER MEDD

"We were looking to work with an organization that looked at our personal finances with a broader perspective than our previous investment company. From insurance to tax strategies, we needed a single point person to help us navigate through all the decisions that can have a significant impact on our family's financial well-being. Peapack-Gladstone Bank has done just that. They have been proactive in offering solutions that are well thought out and align with our personal goals. We have been so pleased with their efforts relating to our personal needs that we're now also working with them for our business needs, and they've proven equally effective at providing us quality advice and services needed by our growing healthcare advertising company."

—Bruce and Heather Medd, Personal Wealth Management Clients since 2014 and RevHealth, Business Client since 2015

RevHealth is an independent full-service marketing agency designed to meet the ever-changing needs of its healthcare clients.

Peapack-Gladstone Bank Private Banker: Gary T. Pancoast



\$2.94b
(28% Growth)
TOTAL DEPOSITS



NEW JERSEY AUDUBON SOCIETY

“New Jersey Audubon has been a Peapack-Gladstone Bank client for many years. They are our bank because, like us, they are a part of our neighborhoods; we are both committed to the well-being of our communities and to the State of New Jersey.”

—Sudha Iyer, VP Finance & Administration, New Jersey Audubon Society

Founded in 1897, New Jersey Audubon is a privately supported, not-for profit, statewide membership organization that fosters environmental awareness and a conservation ethic among New Jersey's citizens; protects New Jersey's birds, mammals, other animals, and plants, especially endangered and threatened species; and promotes preservation of New Jersey's valuable natural habitats.

Peapack-Gladstone Bank Private Banker: James Stadtmueller

Photo Credit: New Jersey Audubon Society

SIMMS JEWELERS

"I learned young that a banking relationship should be part of a person's life. In order for it to exist however, trust, candor and respect have got to be mutually present. Years ago, a senior leader at the Bank gave me a wake-up call about value pressure and market conditions, and from that point on I tried to figure out short and long-term options to better my financial situation. Over the years, the Bank has come up with solutions that have eased the pressures and laid a foundation for my family's future. I could not be more pleased with the way in which we have been treated. Peapack-Gladstone Bank and its employees have reinforced my "relationship" theory. I am very pleased that the people of Peapack-Gladstone Bank are a part of our lives."

—Arthur Sockolof, Owner, Simms Jewelers

Founded in 1953, Simms Jewelers is dedicated and committed to providing its customers with timeless products of inherent quality and value, by a sincere, professional staff, distinguished by an obsession to service.

Peapack-Gladstone Bank Private Banker: James Stadtmueller





SID ROWELL



"I have been a Peapack-Gladstone Bank client both personally and professionally for many years now. As the Head of School of Gill St. Bernard's School, it is my responsibility to ensure that the school is on financially sound footing at all times. Since Peapack-Gladstone Bank is a local bank that has served our area quite well for over a century, it only makes sense for us to partner with them for some of our financial needs. The Bank and its employees value responsibility and trust; they have a strong sense of commitment to their clients. Peapack Gladstone Bank is a great match for me and the school I am so passionate about."

—Sid Rowell, Head of School of Gill St. Bernard's School

Sid Rowell was appointed Head of School of Gill St. Bernard's School in 2001. Situated on 208 acres, Gill St. Bernard's is an independent, non-sectarian, college-preparatory day school serving approximately 700 students from age three through grade 12. The school offers a rigorous and comprehensive curriculum in a balanced environment which promotes service, responsibility and integrity in its students.

Peapack-Gladstone Bank Private Bankers: Annette Malanga and Joseph Serzan



SSN HOTELS

"We were looking to refinance one of our larger properties in Newark, NJ. I prefer to work with institutions that have ties to the community and provide fast but personal service. I found Peapack-Gladstone Bank to be extremely responsive, and I liked the way they did business—they put my needs first—unlike some of the larger banks I've worked with. We were so pleased with how the commercial refinancing went, my wife and I have opened personal accounts with Peapack-Gladstone Bank too."

—Peter Bhai, Chief Executive Officer and Pinky Bhai, President, SSN Hotels

SSN Hotels is a fully integrated hotel management, development, and investment group.

The company has developed strong relationships with a multitude of global brands including Hilton, Marriott, IHG, Choice, and Wyndham. SSN Hotels is a notable leader in the northeast region, with widespread recognition of its ability to garner profits by creating long-term operating value and providing the highest quality service to each and every guest and client.

Peapack-Gladstone Bank Private Banker: Deborah Heins



PRINCETON CHARTER SCHOOL

“Working with Peapack-Gladstone Bank and its officers on the refinancing of the school’s debt was a dream. Right from the start, the Bank worked to help the school craft and arrive at an outcome that has helped cement the school’s financial foundation for decades to come. The subsequent move of the school’s operational bank accounts was problem-free. The Bank staff is pleasant, knowledgeable, and always ready to help. At the Princeton Charter School, we’re glad to have such a positive banking relationship.”

—Robert Long, Interim School Business Administrator, Princeton Charter School

Since September of 1997 it has been the mission of Princeton Charter School to provide its diverse student body the best possible education by focusing on the fundamental academic disciplines in an atmosphere that affirms academic achievement and, in so doing, offers the community true choice in public education. Princeton Charter School believes that a “thorough and efficient” education is best accomplished through a rigorous curriculum that requires mastery of core knowledge and skills.

Peapack-Gladstone Bank Private Banker: Charles Adornetto

\$3.00b
(33% Growth)
TOTAL LOANS
OUTSTANDING



“Trust is at the core of what businesses and consumers expect from their financial institutions. Great to see you and PGB at the top. Congrats.”

—Craig Stapleton



SOMERSET AIR SERVICE

“When our family decided to refinance, we were looking for a bank with competitive rates that would be able to meet the needs of our growing business. Not only was Peapack-Gladstone Bank aggressive in providing the best rates, but after we joined the PGB family, we realized a level of personal and professional service we had not seen from other banks.”

—Steven E. Parker, Chief Executive Officer, Somerset Air Service

In 1946, George Walker and Sam Freeman built Somerset Airport on a small farm in Bedminster. Seventy years later, George Walker's family still operates Somerset Air Service and has taught thousands to fly and been the home to many pilots and their small aircraft. The business has grown with an “on-demand” air charter operation serving the northeast, and a full-service aircraft maintenance and avionics repair facility. A fixture in the Somerset Hills, Somerset Air Service is the proud home to the New Jersey State Police NorthSTAR medevac helicopter.

Peapack-Gladstone Bank Private Banker: Peter Cirignano



SPRINGPOINT SENIOR LIVING

"I have worked with my private banker, Charles, for many years. I actually followed him to Peapack-Gladstone Bank from another institution. He's that good. The expertise he provides related to our complex financing needs is invaluable. With Peapack-Gladstone Bank, he was able to assemble a team that delivered well thought-out and valuable solutions so we could refinance a large property with very few complications."

—Garrett T. Midgett III, Senior Vice President/Chief Financial Officer, Springpoint Senior Living

Founded in 1916, Springpoint Senior Living is New Jersey's largest nonprofit provider of housing and services for seniors, with six continuing care retirement communities, 18 affordable housing communities and a home care division. Serving over 3,000 residents, Springpoint is nationally recognized for excellence and innovation in providing service to seniors.

Peapack-Gladstone Bank Private Banker: Charles Adornetto



\$1.35b
(25% Growth)
LOANS CLOSED



KATE TIEDEMANN

When Kate Tiedemann sold the successful business she'd built in New Jersey and moved to Florida, she took her Peapack-Gladstone Bank Private Banking relationship along with her. "Personal relationships have always been primary in my mind because that's the way I built my business. You want to be with somebody you trust."

—Kate Tiedemann, CEO, Philanthropist

One night, driving home late from a Peapack-Gladstone Bank event, Kate hit a pothole causing her tire to blow out. Not wanting to be alone by the side of the road while waiting for service, she called the person she trusted most in the area—Gary, her PGB Private Banker. Gary stayed with her until the tire was fixed.

Peapack-Gladstone Bank Private Banker: Gary T. Pancoast

UNITED STATES EQUESTRIAN TEAM FOUNDATION

"We've been banking with Peapack-Gladstone Bank for decades because they have all of the products we need, and more importantly, they provide us with client service beyond anything we've experienced elsewhere. They handle our everyday banking as well as our more complex needs when our athletes and horses compete internationally around the world in World Championships and Olympic Games. We're solicited by other banks all the time, but we won't leave because of the close personal relationship and the amazing client service we get from PGB."

—Mark Piwowar, Chief Financial Officer at the United States Equestrian Team Foundation

Established as a not-for-profit charitable organization, the USET Foundation's role is to help provide funding for the high-performance competition, training, coaching, travel and educational needs of America's elite and developing athletes and horses in partnership with the United States Equestrian Federation.

Peapack-Gladstone Bank Private Banker: Annette Malanga

Photo credit: Shannon Brinkman, SusanJSickle.com, Annan Hepner

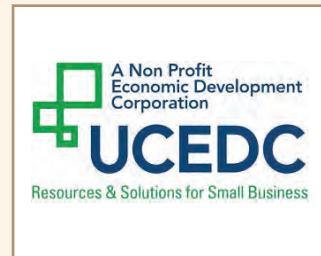


INVESTED IN OUR COMMUNITIES

As a responsible corporate citizen, Peapack-Gladstone Bank is dedicated to investing in its communities through the continued engagement of meaningful, ongoing support. Working hand-in-hand as community advocates, our goal is to positively

impact our municipalities, thus making a real, tangible difference in people's lives. By investing in our communities, we are investing in each other.

UCEDC and Peapack-Gladstone Bank partner to support quality home-based care for children. "Peapack-Gladstone Bank is excited to be sponsoring this program with UCEDC. We are committed to small businesses, and in particular home based childcare providers who do so much to support working parents," says Lisa Chalkan, chief credit officer and a member of the Board of Trustees of UCEDC.



Breast Cancer Awareness





OVER 1,000
HOURS OF COMMUNITY
SERVICE



VNA of Somerset Hills



Raritan Valley Habitat for Humanity



Rescue Mission of Trenton



American Heart Association Go Red for Women



Community Soup Kitchen and Outreach Center



United Way Tools for Schools



Read Across America



\$310k
IN CHARITABLE DONATIONS



United Way Gifts of the Season

ALL BANKING SHOULD BE PRIVATE BANKING

Peapack-Gladstone



Experience since 1921

Private Banking Service Model

PRIVATE BANKING

Private Banking. What does it mean? For Peapack-Gladstone Bank it means understanding and responding to our clients' specific needs with proactive advice and solutions.

WEALTH MANAGEMENT*

The Wealth Management Division of Peapack-Gladstone Bank offers the following solutions:

Private Wealth Management

- Wealth Preservation and Transfer Strategies
- Retirement, Cash Flow, Tax and Investment Advisory Services
- Discretionary Investment Management
- Escrow Services
- Custody Services
- Trust and Fiduciary Services
 - ◆ *Revocable Trusts*
 - ◆ *Irrevocable Trusts*
 - ◆ *Trust Under Will (Testamentary Trusts)*
 - ◆ *Generation Skipping Trusts*
 - ◆ *Special Needs Trusts*
 - ◆ *Charitable Trusts*
 - ◆ *Grantor Retained Annuity Trusts*
 - ◆ *Agent for Trustee Administration*
- Estate Settlement Solutions as Executor, Co-Executor or Agent for Executor
- **Through PGB Trust & Investments of Delaware:**
 - ◆ *Directed Trusts*
 - ◆ *Spendthrift Trusts*
 - ◆ *Lawful Tax-Advantaged Trusts*
 - ◆ *Dynasty Trusts*
 - ◆ *Total Return Trusts*
- Tax Services:
 - ◆ *Personal Income Tax Preparation*
 - ◆ *Federal and State Returns*
 - ◆ *Tax Planning*
 - ◆ *Fiduciary Accounting*
- Mortgage Lending and Banking Solutions
 - ◆ *Primary Residences, Secondary Residences and Investment Properties*
 - ◆ *Lines of Credit Secured by Marketable Securities*
 - ◆ *Structured Credit Accommodations*

- ◆ *Treasury Management Solutions*
- ◆ *Private Banking Checking Accounts*
- ◆ *Private Banking Credit Cards*

Wealth Management Consultants

Wealth Management Consultants, a division of Peapack-Gladstone Bank, provides comprehensive financial, tax and investment advice to ultra-high net worth individuals with a particular expertise in advising senior corporate executives on a variety of complex retirement plan issues, stock options and deferred compensation plans and the tax and financial aspects of employment contracts.

- Cash Flow
- Debt Management
- Employment Contracts
- Investment Planning
- Income Tax Planning
- Insurance Planning
- Retirement Planning
- Estate Planning

Institutional Private Banking

In addition to working with individual clients and families, Peapack-Gladstone Bank provides institutional advice and service to:

- Endowments
- Foundations
- Pension Plan Sponsors
- Labor Unions
- Churches
- Synagogues
- Hospitals
- Cemeteries
- Other Not-for-Profit and Eleemosynary organizations

PGB services these organizations by providing:

- Asset Management with Traditional Stock and Bond Portfolios
- Short-Term Money Management Accounts
- Treasury Deposit Services
- Custodial and Safekeeping Services

*Non-deposit investment products are not insured by the FDIC; are not deposits or other obligations of, or guaranteed by, Peapack-Gladstone Bank; and are subject to investment risks, including possible loss of the principal amount invested.

Brokerage Services through PGB Financial Services**

From college savings and retirement planning, to estate planning and income tax reduction strategies, we offer the financial tools that can help you plan and save for tomorrow through LPL Financial. Member FINRA/SIPC.

- Annuities
- Brokerage

- Exchange Traded Funds
- Investment Review
- Long-Term Care
- Mutual Funds
- Retirement Accounts
- Tax Advantage Accounts

^{**} Securities and insurance products offered through LPL Financial and its affiliates.

| | | |
|------------------|--|----------------|
| Not FDIC Insured | No Bank Guarantee | May Lose Value |
| Not a Deposit | Not Insured by Any Federal Government Agency | |

COMMERCIAL PRIVATE BANKING

Commercial and Industrial (C&I) Lending

- Revolving and Working Capital Lines of Credit
- Equipment Term Loans
- Leasehold Improvement Loans
- Owner-Occupied Commercial Mortgages
- Letters of Credit
- Small Business Administration (SBA) Loans
 - ◆ *SBA 7(a) Loans*
 - ◆ *SBA Express Program*
 - ◆ *SBA 504 Loan Program*
- New Jersey Economic Development Authority Loans
- Loans Secured by Marketable Securities or Brokerage Accounts
- Small Business Term Loans
- Small Business Lines of Credit
- Small Business Vehicle Loans

Commercial Real Estate (CRE) Lending

- Multi-Family Lending
- Investment Property Lending: Multi-Tenanted Office, Retail and Industrial Properties

Treasury Management

- Collection Solutions
 - ◆ *ACH Origination*
 - ◆ *Lock-Box*
 - ◆ *Merchant Services*
 - ◆ *Mobile Deposit*
 - ◆ *Remote Deposit*
 - ◆ *Vault Solutions*
- Payment Solutions
 - ◆ *ACH Origination*
 - ◆ *Card Solutions*
 - ◆ *Online Bill Pay*
 - ◆ *Web Initiated Domestic and Foreign Wire Transfers*
- Liquidity and Management Solutions
 - ◆ *ACH Debit Block*
 - ◆ *Checking Account Sweep*

- ◆ *Escrow Management and IOLTA*
- ◆ *Insured Liquidity Sweep**
- ◆ *Online Reporting*
- ◆ *Positive Pay Fraud Protection*
- ◆ *Zero Balance Accounts*

^{*} Funds participating in the PGB Insured Liquidity Sweep Account are deposited into deposit accounts at participating banks, which are insured by the Federal Deposit Insurance Corporation (FDIC) for up to \$250,000 for each category of legal ownership, including any other balances you may hold directly or through other intermediaries, including broker-dealers. The total amount of FDIC insurance for your account depends on the number of banks in the program. If the balance in your account is greater than the FDIC insurance coverage in the program, any excess funds will not be insured. Please read the Program Terms and Conditions carefully before depositing money into the program and for other important customer disclosures of information. To assure your FDIC coverage, please regularly review banks in which your funds have been deposited, and notify your bank immediately if you do not want to allocate funds to a particular bank or banks.

RETAIL PRIVATE BANKING

- ATM Banking
- Certificates of Deposit
- Checking, Savings and Money Market Accounts
- Coin Machines
- Credit and Debit Cards
- Direct Deposit
- IRA Solutions
- Mobile Banking with Mobile Deposit
- Night Deposit
- Online Banking, E-Statements, Bill Pay and Inter-Bank Transfers
- Online Check Reorder
- Safe Deposit Boxes
- Consumer Lending
 - ◆ *Home Equity Fixed-Term Loans*
 - ◆ *Home Equity Lines of Credit*
 - ◆ *Overdraft Lines of Credit*
 - ◆ *Liquid Secured Loans*
 - ◆ *Vehicle Loans*
- Mortgage and Retail Lending
 - ◆ *Private Mortgage Banking Jumbo Products*
 - ◆ *Adjustable-Rate Mortgages*
 - ◆ *Fixed-Rate Mortgages*
 - ◆ *Affordable Housing Loan Program*

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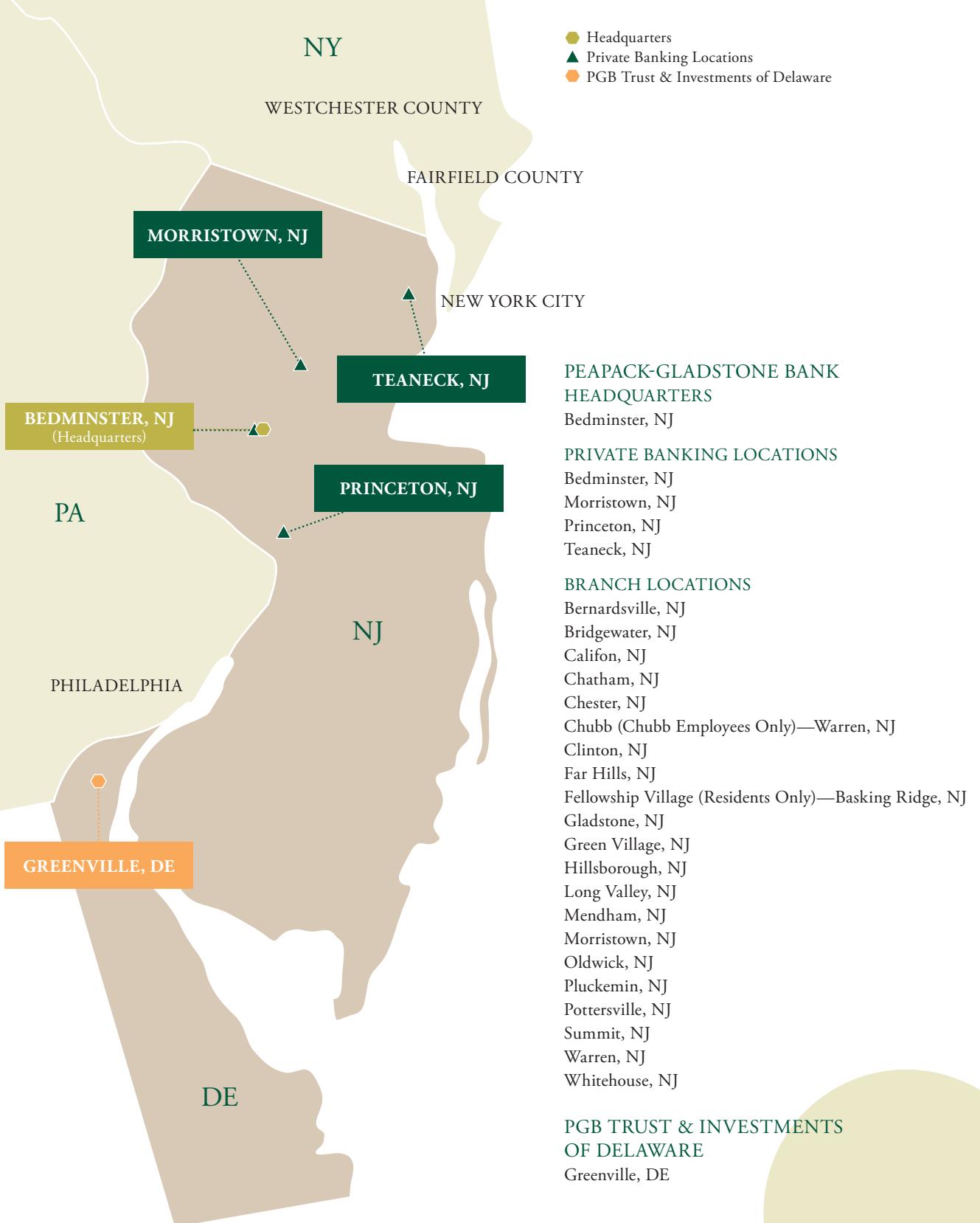
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STOCK LISTING

Peapack-Gladstone Financial Corporation common stock is traded on the NASDAQ Global Select Market under the symbol PGC.

INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

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Participation in our Dividend Reinvestment Plan (DRP) is a convenient and easy way to purchase shares of PGC at a discount to market and with no commissions. To sign up for our DRP, call the Investor Relations Department of Computershare at 800-368-5948 or visit www.computershare.com.

ANNUAL MEETING

The Annual Meeting of Shareholders of Peapack-Gladstone Financial Corporation will be held on April 26, 2016 at 2:00 p.m. at Peapack-Gladstone Bank Headquarters, 500 Hills Drive, Bedminster, NJ.

\$1.29

(6% Growth)

EARNINGS PER SHARE



PEAPACK-GLADSTONE
FINANCIAL CORPORATION